

Markerstudy Insurance Services Limited Cookies Policy

About us

We are Markerstudy Insurance Services Limited and are a part of the Markerstudy Group of companies. We can be contacted at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB.

What are cookies?

Cookies are small text files placed on your computer or device to monitor how you use a website or an app.

Different types of cookies are used to do different things. These include letting you navigate between different pages on a website efficiently, remembering preference you have given and helping us identify ways to improve your overall site experience. Others are used to provide you with advertising which is more tailored to your interests, or to measure the number of site visits and the most popular pages users visit.

This policy sets out the types of cookies we use when you use our website.

Are there different types of cookies?

Yes, there are different types of cookies. Cookies are divided into "first party" and "third party" cookies, and "session" and "persistent" cookies.

"First party" and "third party" cookies

Cookies can be set and controlled by the operator of a website such as Markerstudy Insurance Services Limited for this website (known as a 'first party cookie') or a third party such as Facebook, for example to display advertisements and social sharing features (known as a 'third party cookie').

"Session cookies" and "persistent cookies"

Cookies can also be divided into "session cookies" and "persistent cookies":

- **Session cookies** are only there when you are on our website. When you leave our website the cookie is removed; and
- **Persistent cookies** which exist on your computer or device until a fixed future date.

How do we use cookies?

We use strictly necessary cookies to make our website work and to keep your information safe. Where you give your consent for us to do so, we also set certain optional analytics and marketing cookies to help us understand how you use our site and to personalise your experience. The type of information we collect may include your internet service provider's name and details about the pages you accessed.

As detailed in our Privacy Policy, Markerstudy Insurance Services Limited may disclose data collected from cookies, such as visitor trends, to third parties, in an anonymous form, for research and statistical purposes, and to help us optimise our websites and the targeting of advertisements.

From time to time Markerstudy Insurance Services Limited may also analyse IP addresses, user agent strings or other anonymous data sources.

Third party suppliers

We work with third-party suppliers who place cookies on your device and report on "web analytics" information. Where such information is made available to us, we have listed these cookies below.

In addition, Markerstudy Insurance Services Limited engages third party advertisers and advertising networks to place targeted advertisement cookies. This means that data collected through these cookies will be shared with such parties in order that they can select and serve relevant adverts to you and others. We do not disclose information about identifiable individuals to our advertisers, but we may provide them with aggregate information about our users to assist them in performing this service. We may also use such aggregate information to help advertiser reach the kind of audience we want to target.

Please note that although the use of data by Markerstudy Insurance Services Limited is covered by this policy, in addition the use of third-party cookies is covered by third party cookie policies, which we have referred to in the following tables, alternatively they are available on the relevant company's website.

How can you control the use of cookies?

When you first visit our site, you will be presented with a pop-up where you can choose to accept only strictly necessary cookies or you can choose to also allow us to use optional cookies in the form of advertising or analytics cookies, or both.

Once accepted you can change your preferences at any time by clicking the 'Change Privacy Settings' link at the bottom of the browser which triggers the same pop-up.

Please be aware that you can set your browser not to accept any cookies and the websites outlined at the bottom of this cookies policy tell you how to remove cookies from your browser. However, since this will include disabling strictly necessary cookies, our website features may not function as a result.

Cookies we use

Below we set out in detail of the cookies that we use on this website, their function and the data they collect.

You can find more information about the individual cookies we use and the purposes for which we use them in the associated tables below.

Strictly necessary cookies

These let you move around our website and use essential features such as accessing secure areas of our website and identifying you as being logged in. Accepting these cookies is a condition of using our website as they are required for its proper operation. If you disable them, our website may not be able to function properly.

The cookies that we use on this website which are essential for its operation are set out below. These cookies don't gather any information about you that could be used for marketing or remembering where you've been on the internet.

Cookie Source	Cookie Name	Purpose
NetScaler	NSC_#	Used to distribute traffic to the website on several servers in order to optimise response times.

Analytics cookies

We use these cookies, sometimes referred to as "web analytics" information, to collect information about how visitors use our website. This includes details of the site where the visitor has come from, pages viewed, which content visitors are clicking on, which products visitors are interested in and purchase and at what point a visitor leaves our website.

When you first visit our site, you will be presented with a pop-up where you can choose whether or not to accept analytics cookies. You can change your preferences at any time by clicking the 'Change Privacy Settings' link at the bottom of the browser which triggers the same pop-up.

We use this information to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

All information these cookies collect is aggregated and therefore anonymous.

On occasion we may share this information with analytics and search engine providers that assist us in the improvement and optimisation of our site.

Cookie Source	Cookie Name	Purpose
Google Analytics	_ga	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.
Google Analytics	_gid	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.
Google Analytics	_gat	Used by Google Analytics to throttle request rate.

Advertising cookies

These cookies are used to collect information about your browsing habits in order to deliver adverts more relevant to you and your interests. They remember that you have visited a website and this information is shared with other organisations such as advertisers. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign.

When you first visit our site, you will be presented with a pop-up where you can choose whether or not to accept advertising cookies. You can change your preferences at any time by clicking the 'Change Privacy Settings' link at the bottom of the browser which triggers the same pop-up.

Cookie Source	Cookie Name	Purpose
	No Cookies Used	

Learn more about cookies

For further information about cookies visit www.aboutcookies.org or www.allaboutcookies.org (which is run by IBA Europe)

A guide to behavioural advertising and online privacy has been produced by the internet advertising industry which can be found at www.youronlinechoices.eu. The guide contains an explanation of the Internet Advertising Bureau's self-regulatory scheme to allow you greater control of the advertising you see.